

FEDERAL RESERVE statistical release



H.8 ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES

Table 1. Selected Assets and Liabilities of Commercial Banks in the United States¹

For release at 4:15 p.m. Eastern Time
January 28, 2022

Percent change at break adjusted, seasonally adjusted, annual rate

Account	2017	2018	2019	2020	2021	2020 Q3	2020 Q4	2021 Q1	2021 Q2	2021 Q3	2021 Q4	2021 Sep	2021 Oct	2021 Nov	2021 Dec
Assets															
1 Bank credit	2.9	3.4	6.0	8.3	8.1	2.5	1.6	6.5	7.7	6.3	10.9	7.2	12.2	11.4	15.9
2 Securities in bank credit ²	1.7	0.7	10.3	20.7	21.5	30.8	21.3	22.7	24.3	14.1	18.9	14.3	25.8	15.6	18.1
3 Treasury and agency securities ³	2.7	3.5	14.2	22.9	22.4	34.3	23.0	25.3	22.5	15.5	19.7	14.7	29.6	14.3	14.6
6 Other securities	-0.8	-7.1	-1.8	12.6	18.1	17.4	15.0	12.7	31.4	8.5	15.7	12.5	10.6	21.2	32.3
9 Loans and leases in bank credit ⁸	3.4	4.5	4.4	3.6	2.1	-8.2	-6.6	-0.8	-0.1	2.4	6.7	3.5	5.0	9.1	14.8
10 Commercial and industrial loans	1.0	6.7	3.7	11.7	-7.4	-20.1	-23.7	-9.9	-8.9	-14.4	2.8	-7.1	-0.1	12.3	26.9
11 Real estate loans	3.7	3.4	3.3	1.2	2.0	0.0	-2.4	-0.6	-0.7	3.8	5.5	4.3	5.2	5.7	7.0
12 Residential real estate loans	1.4	2.2	2.0	-1.6	-0.5	-2.1	-6.2	-3.7	-4.9	1.6	5.2	2.5	6.0	5.6	5.1
13 Revolving home equity loans	-6.8	-8.3	-8.8	-11.6	-12.5	-15.2	-16.3	-16.3	-15.9	-11.7	-8.7	-11.2	-10.4	-2.4	-7.6
14 Closed-end residential loans ⁹	3.4	4.4	4.0	0.0	1.3	-0.1	-4.7	-1.9	-3.4	3.4	7.0	4.3	8.1	6.6	6.6
15 Commercial real estate loans	6.1	4.7	4.7	3.9	4.4	2.1	1.4	2.4	3.1	5.8	5.8	6.0	4.6	5.7	8.7
20 Consumer loans	4.1	4.0	5.2	-4.2	7.4	-4.8	0.2	2.8	6.7	9.8	9.7	6.7	9.4	11.9	12.1
21 Credit cards and other revolving plans	5.0	4.1	3.4	-10.9	5.3	-13.4	-3.7	-1.6	2.9	8.8	10.9	5.9	10.6	15.4	14.0
22 Other consumer loans	3.1	3.9	7.2	3.5	9.5	4.0	4.0	7.1	10.4	10.6	8.6	7.4	8.4	8.6	10.3
25 All other loans and leases	5.8	4.9	8.4	6.5	13.0	-13.7	4.8	10.3	9.3	17.6	12.6	13.1	7.6	11.6	21.6
28 LESS: Allowance for loan and lease losses	0.4	-0.5	1.3	60.2	-23.5	78.1	7.0	-5.8	-45.1	-37.6	-14.0	-6.2	-33.9	2.8	-5.7
29 Cash assets ¹⁸	7.4	-19.2	-12.8	78.4	34.0	-38.3	33.4	39.4	49.8	24.0	9.5	22.3	-0.3	5.1	0.9
30 Total federal funds sold and reverse RPs ¹⁹	9.3	36.2	24.6	7.2	-26.0	77.8	-22.2	-59.4	-36.3	-20.7	3.3	-0.6	0.2	40.6	-46.0
31 Loans to commercial banks ²⁰	-4.3	19.2	-53.0	40.9	-45.2	-17.6	246.2	-30.5	-164.9	31.6	-26.0	-66.1	-50.0	10.4	-20.7
32 Other assets including trading assets ²¹	1.7	0.9	1.7	10.4	8.0	-18.8	-3.6	11.9	1.0	8.9	9.4	10.0	20.9	12.6	-31.2
33 Total assets	3.6	0.9	4.0	14.9	10.9	-3.6	4.7	9.3	12.9	9.3	10.5	10.0	10.6	11.2	7.8
Liabilities															
34 Deposits	4.6	2.8	6.3	20.7	11.8	11.0	8.5	12.7	14.1	8.7	9.7	8.3	7.9	12.0	8.8
35 Large time deposits	7.1	4.5	8.9	-16.4	-6.8	-22.6	-27.9	-14.8	-8.6	-5.0	0.6	-2.7	1.9	13.9	-24.9
36 Other deposits	4.2	2.5	5.9	26.8	13.8	15.4	12.9	15.7	16.4	10.0	10.5	9.3	8.4	11.8	11.8
37 Borrowings	3.7	-5.3	-2.2	-13.0	-1.6	-45.3	-15.1	-7.4	-2.2	-1.8	5.2	4.3	12.8	12.3	-26.3
39 Other liabilities including trading liabilities ²²	-9.0	7.4	10.8	18.8	15.8	-12.8	-0.4	26.5	3.2	13.5	16.9	16.9	32.6	21.4	-37.4
40 Total liabilities	3.6	0.8	4.1	16.8	11.7	-2.2	4.7	9.9	13.2	9.9	11.8	11.3	10.6	15.0	5.9

Percent changes are at a simple annual rate and have been adjusted to remove the effects of nonbank structure activity of \$5 billion or more, as well as the estimated effects of the initial consolidation of certain variable interest entities (FIN 46) and off-balance-sheet vehicles (FAS 166/167). Figures reported in the H.8 Notes on the Data are generally used to make these adjustments. For information on how the data were constructed, see www.federalreserve.gov/releases/h8/about.htm. Line numbers on this page correspond to those used in the remainder of the release. Percent changes for other series shown on the release are available for customizable download through the Federal Reserve Board's Data Download Program (DDP). Footnotes appear on the last page of the release.

Table 2. Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

Account	2020 Dec	2021 Jun	2021 Jul	2021 Aug	2021 Sep	2021 Oct	2021 Nov	2021 Dec	Week ending			
									Dec 29	Jan 05	Jan 12	Jan 19
Assets												
1 Bank credit	15,039.8	15,608.2	15,682.9	15,777.2	15,871.2	16,031.8	16,186.8	16,406.1	16,485.8	16,552.3	16,567.0	16,573.6
2 Securities in bank credit ²	4,697.6	5,252.3	5,296.8	5,350.5	5,414.4	5,531.2	5,603.1	5,690.6	5,721.6	5,796.2	5,793.7	5,801.0
3 Treasury and agency securities ³	3,755.3	4,202.5	4,246.2	4,293.4	4,346.4	4,454.0	4,507.3	4,564.6	4,586.4	4,646.6	4,644.1	4,653.8
4 Mortgage-backed securities (MBS) ⁴	2,529.4	2,799.9	2,831.8	2,865.8	2,886.4	2,916.3	2,905.4	2,924.9	2,930.8	2,981.3	2,964.6	2,967.8
5 Non-MBS ⁵	1,225.9	1,402.7	1,414.4	1,427.6	1,460.0	1,537.6	1,601.8	1,639.6	1,655.6	1,665.3	1,679.5	1,686.1
6 Other securities	942.3	1,049.8	1,050.6	1,057.1	1,068.0	1,077.2	1,095.9	1,126.0	1,135.3	1,149.5	1,149.6	1,147.2
7 Mortgage-backed securities (MBS) ⁶	83.6	86.4	88.8	91.1	92.9	97.0	101.2	105.3	105.3	116.6	117.0	117.1
8 Non-MBS ⁷	858.6	963.4	961.8	966.0	975.2	980.2	994.7	1,020.7	1,030.0	1,033.0	1,032.6	1,030.1
9 Loans and leases in bank credit ⁸	10,342.2	10,355.8	10,386.1	10,426.7	10,456.7	10,500.7	10,583.7	10,715.5	10,764.1	10,756.2	10,773.2	10,772.6
10 Commercial and industrial loans	2,606.2	2,477.3	2,454.6	2,430.8	2,416.4	2,416.1	2,440.9	2,495.7	2,509.2	2,514.2	2,506.5	2,506.2
11 Real estate loans	4,647.8	4,654.0	4,668.3	4,694.1	4,711.1	4,731.7	4,756.9	4,785.8	4,799.4	4,795.2	4,806.5	4,805.2
12 Residential real estate loans	2,242.9	2,207.1	2,210.6	2,223.7	2,228.4	2,239.5	2,250.4	2,260.0	2,262.1	2,259.5	2,267.4	2,263.6
13 Revolving home equity loans	283.1	261.7	258.9	256.4	254.0	251.7	251.3	249.7	249.2	248.5	248.1	247.7
14 Closed-end residential loans ⁹	1,959.8	1,945.4	1,951.7	1,967.3	1,974.3	1,987.8	1,999.1	2,010.2	2,012.8	2,011.0	2,019.3	2,015.9
15 Commercial real estate loans	2,404.9	2,446.9	2,457.7	2,470.4	2,482.7	2,492.2	2,506.5	2,525.8	2,537.3	2,535.7	2,539.1	2,541.6
16 Construction and land development loans ¹⁰	375.2	381.2	382.2	383.4	384.7	385.5	387.5	387.9	389.1	387.4	388.3	388.4
17 Secured by farmland ¹¹	100.5	100.2	100.7	101.0	101.3	101.7	102.5	103.4	103.6	103.5	103.7	103.5
18 Secured by multifamily properties ¹²	419.3	426.0	429.4	431.7	434.7	433.7	437.1	443.6	448.8	448.9	449.0	449.6
19 Secured by nonfarm nonresidential properties ¹³	1,510.0	1,539.6	1,545.4	1,554.2	1,561.9	1,571.3	1,579.5	1,590.9	1,595.8	1,596.0	1,598.0	1,600.1
20 Consumer loans	1,520.5	1,566.5	1,579.3	1,591.8	1,600.6	1,613.2	1,629.2	1,645.6	1,649.7	1,650.8	1,654.7	1,658.9
21 Credit cards and other revolving plans	748.9	756.6	762.5	768.4	772.2	779.0	789.0	798.2	799.5	799.7	802.9	804.6
22 Other consumer loans	771.6	810.0	816.8	823.4	828.4	834.2	840.2	847.5	850.2	851.1	851.8	854.2
23 Automobile loans ¹⁴	465.1	489.6	494.1	498.3	500.5	502.6	505.3	508.3	509.8	509.9	509.3	510.7
24 All other consumer loans ¹⁵	306.5	320.4	322.7	325.1	327.9	331.6	334.9	339.1	340.4	341.2	342.5	343.5
25 All other loans and leases	1,567.7	1,658.0	1,684.0	1,710.0	1,728.7	1,739.6	1,756.7	1,788.4	1,805.8	1,796.0	1,805.5	1,802.3
26 Loans to nondepository financial institutions ¹⁶	661.5	718.4	734.4	749.5	761.3	763.7	776.8	802.7	817.2	809.2	808.5	810.1
27 All loans not elsewhere classified ¹⁷	906.2	939.6	949.5	960.6	967.4	975.9	979.9	985.7	988.6	986.8	997.1	992.2
28 LESS: Allowance for loan and lease losses	221.1	188.5	176.0	174.4	173.5	168.6	169.0	168.2	169.0	163.6	163.0	163.2
29 Cash assets ¹⁸	3,193.2	3,807.7	3,942.6	4,045.6	4,120.6	4,119.5	4,137.7	4,141.2	4,096.1	4,076.7	3,869.6	3,837.4
30 Total federal funds sold and reverse RPs ¹⁹	819.2	625.4	602.3	600.7	600.4	600.5	620.8	597.0	585.2	578.6	573.8	616.4
31 Loans to commercial banks ²⁰	9.2	6.1	6.3	6.6	6.3	5.7	5.6	6.0	5.6	11.4	11.4	11.3
32 Other assets including trading assets ²¹	1,682.1	1,733.3	1,745.2	1,756.9	1,771.5	1,802.4	1,821.6	1,774.4	1,767.0	1,790.4	1,798.8	1,812.6
33 Total assets	20,522.4	21,592.2	21,803.2	22,012.6	22,196.5	22,391.3	22,603.4	22,756.4	22,770.7	22,845.8	22,657.6	22,688.0

(continued on next page)

Table 2. Assets and Liabilities of Commercial Banks in the United StatesSeasonally adjusted, billions of dollars (*continued*)

Account	2020 Dec	2021 Jun	2021 Jul	2021 Aug	2021 Sep	2021 Oct	2021 Nov	2021 Dec	Week ending			
									Dec 29	Jan 05	Jan 12	Jan 19
Liabilities												
34 Deposits	16,110.0	17,137.3	17,253.4	17,443.2	17,564.4	17,679.8	17,859.5	17,996.2	17,983.5	18,029.1	18,037.2	18,105.5
35 Large time deposits	1,526.8	1,459.6	1,443.1	1,446.0	1,442.8	1,445.1	1,462.1	1,431.9	1,414.1	1,424.3	1,437.3	1,435.1
36 Other deposits	14,583.2	15,677.7	15,810.3	15,997.2	16,121.6	16,234.7	16,397.4	16,564.4	16,569.4	16,604.8	16,599.8	16,670.4
37 Borrowings	1,704.5	1,652.2	1,672.8	1,675.7	1,682.1	1,700.8	1,718.0	1,679.1	1,668.8	1,695.2	1,654.6	1,669.4
38 Net due to related foreign offices	-76.9	-77.6	-47.0	-6.1	43.2	63.0	107.8	144.1	119.5	101.6	32.4	-4.2
39 Other liabilities including trading liabilities ²²	808.2	852.8	861.8	872.2	884.5	908.5	924.7	896.0	898.3	927.1	921.8	926.5
40 Total liabilities	18,545.8	19,564.7	19,741.0	19,985.0	20,174.2	20,352.2	20,610.0	20,715.4	20,670.0	20,753.0	20,645.9	20,697.3
41 Residual (Assets LESS Liabilities)²³	1,976.7	2,027.5	2,062.2	2,027.5	2,022.3	2,039.1	1,993.4	2,041.0	2,100.7	2,092.8	2,011.6	1,990.7
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	60.7	33.5	38.4	40.1	34.5	18.5	9.6	5.7	4.3	-5.0	-11.4	-19.3
43 U.S. Treasury and agency securities, MBS ²⁵	39.6	20.0	22.1	22.9	19.4	9.7	3.9	0.6	0.1	-6.3	-10.0	-29.5

Footnotes appear on the last page.

Table 3. Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

Account	2020 Dec	2021 Jun	2021 Jul	2021 Aug	2021 Sep	2021 Oct	2021 Nov	2021 Dec	Week ending			
									Dec 29	Jan 05	Jan 12	Jan 19
Assets												
1 Bank credit	15,110.2	15,601.4	15,649.8	15,754.8	15,851.5	16,043.3	16,260.2	16,488.5	16,597.1	16,617.1	16,593.9	16,577.4
2 Securities in bank credit ²	4,717.7	5,234.8	5,265.9	5,339.4	5,401.9	5,543.4	5,667.3	5,715.3	5,730.8	5,796.6	5,794.2	5,804.5
3 Treasury and agency securities ³	3,775.1	4,184.2	4,217.3	4,282.7	4,331.2	4,458.7	4,562.0	4,588.5	4,598.1	4,652.9	4,648.4	4,664.6
4 Mortgage-backed securities (MBS) ⁴	2,530.7	2,801.3	2,819.9	2,857.9	2,873.7	2,907.0	2,922.2	2,926.5	2,928.8	2,975.8	2,955.8	2,971.0
5 Non-MBS ⁵	1,244.4	1,382.9	1,397.5	1,424.8	1,457.6	1,551.7	1,639.8	1,662.0	1,669.3	1,677.1	1,692.6	1,693.6
6 Other securities	942.7	1,050.6	1,048.6	1,056.7	1,070.7	1,084.7	1,105.3	1,126.8	1,132.7	1,143.8	1,145.7	1,139.9
7 Mortgage-backed securities (MBS) ⁶	82.9	87.1	89.4	91.3	92.9	97.5	100.9	104.7	104.4	115.5	115.6	116.0
8 Non-MBS ⁷	859.7	963.6	959.2	965.4	977.8	987.3	1,004.4	1,022.1	1,028.3	1,028.3	1,030.1	1,023.9
9 Loans and leases in bank credit ⁸	10,392.5	10,366.6	10,383.9	10,415.4	10,449.6	10,499.8	10,592.9	10,773.3	10,866.3	10,820.5	10,799.7	10,773.0
10 Commercial and industrial loans	2,594.8	2,497.4	2,457.1	2,418.5	2,393.2	2,392.2	2,422.4	2,484.8	2,516.9	2,506.1	2,488.0	2,492.2
11 Real estate loans	4,659.4	4,648.7	4,668.9	4,700.5	4,718.9	4,747.4	4,771.8	4,798.4	4,808.9	4,807.5	4,820.0	4,804.5
12 Residential real estate loans	2,251.3	2,200.4	2,212.8	2,231.6	2,234.5	2,251.3	2,261.5	2,269.0	2,268.7	2,271.0	2,279.1	2,261.7
13 Revolving home equity loans	283.8	261.7	258.6	256.2	254.4	252.0	251.5	250.4	250.1	249.0	248.4	248.1
14 Closed-end residential loans ⁹	1,967.5	1,938.7	1,954.1	1,975.4	1,980.1	1,999.3	2,010.0	2,018.5	2,018.6	2,022.0	2,030.7	2,013.6
15 Commercial real estate loans	2,408.2	2,448.3	2,456.1	2,468.9	2,484.4	2,496.1	2,510.3	2,529.4	2,540.1	2,536.5	2,540.9	2,542.8
16 Construction and land development loans ¹⁰	376.2	381.7	381.0	384.2	386.5	386.9	389.2	389.1	388.7	385.4	387.3	387.5
17 Secured by farmland ¹¹	100.5	100.1	100.9	101.4	101.8	102.2	102.6	103.5	103.8	103.7	103.7	103.4
18 Secured by multifamily properties ¹²	419.5	425.7	430.1	432.0	435.9	435.1	437.9	443.7	448.2	448.0	448.5	448.9
19 Secured by nonfarm nonresidential properties ¹³	1,511.9	1,540.8	1,544.1	1,551.3	1,560.1	1,571.9	1,580.5	1,593.2	1,599.4	1,599.4	1,601.4	1,603.0
20 Consumer loans	1,552.4	1,560.2	1,576.8	1,594.2	1,605.9	1,620.1	1,642.8	1,680.7	1,694.3	1,681.5	1,676.2	1,671.2
21 Credit cards and other revolving plans	778.6	753.0	761.0	769.9	773.3	781.0	799.0	830.7	841.9	828.2	821.8	814.6
22 Other consumer loans	773.8	807.2	815.9	824.3	832.6	839.1	843.9	850.0	852.4	853.4	854.4	856.6
23 Automobile loans ¹⁴	465.8	488.7	494.5	500.0	502.7	504.9	506.6	509.0	510.1	510.0	510.1	510.9
24 All other consumer loans ¹⁵	308.1	318.5	321.4	324.4	329.9	334.2	337.3	341.0	342.3	343.4	344.3	345.8
25 All other loans and leases	1,585.9	1,660.3	1,681.0	1,702.1	1,731.6	1,740.2	1,755.9	1,809.4	1,846.2	1,825.4	1,815.6	1,805.1
26 Loans to nondepository financial institutions ¹⁶	670.2	716.5	734.8	746.7	766.2	770.0	780.7	813.4	836.4	823.3	810.6	806.6
27 All loans not elsewhere classified ¹⁷	915.7	943.8	946.2	955.4	965.4	970.1	975.2	996.0	1,009.8	1,002.1	1,005.0	998.5
28 LESS: Allowance for loan and lease losses	218.6	190.9	177.3	176.8	176.1	168.2	168.1	167.0	166.3	161.6	161.1	160.8
29 Cash assets ¹⁸	3,188.6	3,748.0	3,903.3	4,077.0	4,112.5	4,086.4	4,155.1	4,133.6	4,014.8	3,979.9	3,892.9	3,785.4
30 Total federal funds sold and reverse RPs ¹⁹	862.3	604.9	577.2	605.3	611.2	610.8	651.7	632.1	610.0	631.9	622.8	639.1
31 Loans to commercial banks ²⁰	9.2	6.0	6.1	6.4	6.4	5.6	5.5	6.0	5.7	11.7	11.6	11.5
32 Other assets including trading assets ²¹	1,665.7	1,747.0	1,733.7	1,744.2	1,765.7	1,799.4	1,816.9	1,759.4	1,729.2	1,763.0	1,820.4	1,815.1
33 Total assets	20,617.3	21,516.5	21,692.8	22,010.9	22,171.2	22,377.3	22,721.3	22,852.6	22,790.5	22,841.9	22,780.5	22,667.7

(continued on next page)

Table 3. Assets and Liabilities of Commercial Banks in the United States

Not seasonally adjusted, billions of dollars (continued)

Account	2020 Dec	2021 Jun	2021 Jul	2021 Aug	2021 Sep	2021 Oct	2021 Nov	2021 Dec	Week ending			
									Dec 29	Jan 05	Jan 12	Jan 19
Liabilities												
34 Deposits	16,228.5	17,105.6	17,220.8	17,414.6	17,531.6	17,645.4	17,904.8	18,133.4	18,151.8	18,138.9	18,113.3	18,048.2
35 Large time deposits	1,513.1	1,466.7	1,441.9	1,443.0	1,427.6	1,426.1	1,447.0	1,420.2	1,399.8	1,412.6	1,443.1	1,440.3
36 Other deposits	14,715.4	15,638.9	15,778.9	15,971.7	16,104.1	16,219.3	16,457.8	16,713.3	16,751.9	16,726.3	16,670.2	16,607.9
37 Borrowings	1,684.9	1,650.8	1,658.0	1,674.4	1,658.9	1,692.0	1,721.4	1,660.0	1,622.5	1,659.7	1,649.7	1,665.7
38 Net due to related foreign offices	-65.8	-89.8	-53.3	3.7	53.7	91.5	128.6	149.4	119.3	95.5	33.0	-2.7
39 Other liabilities including trading liabilities ²²	798.5	849.8	848.1	875.9	887.5	918.0	940.0	889.6	872.3	907.7	936.5	909.8
40 Total liabilities	18,646.1	19,516.4	19,673.6	19,968.7	20,131.8	20,346.9	20,694.8	20,832.4	20,766.0	20,801.7	20,732.6	20,621.1
41 Residual (Assets LESS Liabilities)²³	1,971.2	2,000.1	2,019.2	2,042.2	2,039.4	2,030.4	2,026.4	2,020.2	2,024.5	2,040.3	2,047.9	2,046.6
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	60.7	33.5	38.4	40.1	34.5	18.5	9.6	5.7	4.3	-5.0	-11.4	-19.3
43 U.S. Treasury and agency securities, MBS ²⁵	39.6	20.0	22.1	22.9	19.4	9.7	3.9	0.6	0.1	-6.3	-10.0	-29.5

Footnotes appear on the last page.

Table 4. Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

Account	2020 Dec	2021 Jun	2021 Jul	2021 Aug	2021 Sep	2021 Oct	2021 Nov	2021 Dec	Week ending			
									Dec 29	Jan 05	Jan 12	Jan 19
Assets												
1 Bank credit	14,002.2	14,599.8	14,667.8	14,748.6	14,829.5	14,977.5	15,122.0	15,309.8	15,369.2	15,444.6	15,452.3	15,467.4
2 Securities in bank credit ²	4,433.7	5,009.9	5,058.2	5,110.8	5,171.6	5,284.1	5,355.1	5,447.8	5,475.3	5,554.4	5,551.7	5,562.4
3 Treasury and agency securities ³	3,590.3	4,059.8	4,105.7	4,152.1	4,203.3	4,305.5	4,358.6	4,420.1	4,437.4	4,500.7	4,498.4	4,510.8
4 Mortgage-backed securities (MBS) ⁴	2,482.0	2,752.7	2,784.1	2,816.7	2,837.7	2,867.6	2,859.6	2,881.6	2,885.8	2,937.3	2,919.5	2,927.2
5 Non-MBS ⁵	1,108.3	1,307.1	1,321.6	1,335.3	1,365.6	1,437.9	1,499.0	1,538.5	1,551.6	1,563.3	1,578.9	1,583.6
6 Other securities	843.4	950.1	952.5	958.7	968.3	978.6	996.5	1,027.8	1,037.9	1,053.7	1,053.3	1,051.6
7 Mortgage-backed securities (MBS) ⁶	81.4	84.4	87.0	89.2	91.2	95.1	99.1	103.3	103.3	114.5	114.9	114.9
8 Non-MBS ⁷	762.0	865.7	865.4	869.5	877.2	883.6	897.4	924.4	934.6	939.2	938.5	936.7
9 Loans and leases in bank credit ⁸	9,568.6	9,589.9	9,609.6	9,637.8	9,657.9	9,693.4	9,766.9	9,862.0	9,893.9	9,890.3	9,900.6	9,905.0
10 Commercial and industrial loans	2,204.4	2,100.5	2,073.8	2,047.6	2,029.2	2,022.1	2,042.8	2,075.5	2,083.2	2,086.9	2,081.4	2,082.3
11 Real estate loans	4,566.1	4,572.9	4,587.6	4,612.0	4,627.5	4,648.7	4,672.6	4,698.1	4,710.1	4,706.0	4,716.2	4,713.8
12 Residential real estate loans	2,242.0	2,206.4	2,209.7	2,222.7	2,227.2	2,238.3	2,249.2	2,258.8	2,260.8	2,258.3	2,266.3	2,262.5
13 Revolving home equity loans	282.9	261.7	258.9	256.4	254.0	251.7	251.2	249.7	249.1	248.4	248.0	247.7
14 Closed-end residential loans ⁹	1,959.1	1,944.7	1,950.8	1,966.3	1,973.2	1,986.7	1,998.0	2,009.1	2,011.7	2,009.9	2,018.3	2,014.8
15 Commercial real estate loans	2,324.1	2,366.5	2,377.9	2,389.2	2,400.3	2,410.3	2,423.4	2,439.3	2,449.2	2,447.6	2,449.9	2,451.3
16 Construction and land development loans ¹⁰	362.9	369.4	370.6	372.0	373.3	374.3	376.3	377.1	378.2	376.4	377.3	377.3
17 Secured by farmland ¹¹	100.4	100.1	100.6	100.9	101.2	101.5	102.4	103.3	103.5	103.3	103.6	103.4
18 Secured by multifamily properties ¹²	407.8	413.9	417.3	419.7	422.1	420.8	424.3	430.4	435.3	435.6	435.4	435.8
19 Secured by nonfarm nonresidential properties ¹³	1,453.1	1,483.1	1,489.4	1,496.7	1,503.7	1,513.8	1,520.4	1,528.6	1,532.3	1,532.3	1,533.6	1,534.7
20 Consumer loans	1,517.0	1,562.3	1,575.0	1,587.1	1,596.1	1,608.7	1,624.5	1,640.9	1,645.1	1,646.2	1,650.0	1,654.2
21 Credit cards and other revolving plans	748.9	756.6	762.5	768.4	772.2	779.0	789.0	798.2	799.5	799.7	802.9	804.6
22 Other consumer loans	768.1	805.8	812.5	818.7	823.9	829.8	835.5	842.7	845.5	846.4	847.2	849.5
23 Automobile loans ¹⁴	465.1	489.6	494.1	498.3	500.5	502.6	505.3	508.3	509.8	509.9	509.3	510.7
24 All other consumer loans ¹⁵	303.0	316.2	318.4	320.3	323.4	327.1	330.2	334.4	335.7	336.5	337.9	338.8
25 All other loans and leases	1,281.1	1,354.2	1,373.2	1,391.2	1,405.1	1,413.9	1,427.0	1,447.5	1,455.5	1,451.3	1,453.0	1,454.8
26 Loans to nondepository financial institutions ¹⁶	534.2	583.0	596.7	608.4	618.3	621.6	630.9	650.8	660.4	655.3	654.1	655.5
27 All loans not elsewhere classified ¹⁷	746.9	771.2	776.5	782.8	786.9	792.3	796.1	796.8	795.1	795.9	798.9	799.3
28 LESS: Allowance for loan and lease losses	219.4	186.9	174.5	173.0	172.4	167.3	167.7	166.9	167.7	162.4	161.8	161.9
29 Cash assets ¹⁸	2,395.8	2,754.9	2,815.1	2,900.5	2,925.2	2,884.8	2,844.2	2,842.4	2,858.2	2,779.3	2,707.2	2,694.0
30 Total federal funds sold and reverse RPs ¹⁹	487.8	289.7	281.4	283.4	278.2	290.2	305.8	304.5	292.9	305.9	306.9	328.0
31 Loans to commercial banks ²⁰	8.2	5.4	5.4	5.3	5.2	5.1	5.2	5.4	5.0	10.8	10.7	10.7
32 Other assets including trading assets ²¹	1,539.5	1,599.6	1,612.1	1,626.0	1,641.3	1,668.7	1,691.0	1,640.6	1,624.4	1,661.8	1,671.7	1,677.5
33 Total assets	18,214.2	19,062.5	19,207.3	19,390.7	19,507.1	19,659.0	19,800.5	19,935.8	19,982.1	20,040.0	19,987.1	20,015.6

(continued on next page)

Table 4. Assets and Liabilities of Domestically Chartered Commercial Banks in the United StatesSeasonally adjusted, billions of dollars (*continued*)

Account	2020 Dec	2021 Jun	2021 Jul	2021 Aug	2021 Sep	2021 Oct	2021 Nov	2021 Dec	Week ending			
									Dec 29	Jan 05	Jan 12	Jan 19
Liabilities												
34 Deposits	14,934.0	15,881.9	16,002.0	16,180.8	16,295.1	16,402.2	16,575.8	16,747.9	16,759.1	16,787.8	16,797.5	16,870.6
35 Large time deposits	794.3	717.3	712.6	711.4	705.3	703.3	707.3	699.1	694.9	695.5	696.6	696.1
36 Other deposits	14,139.7	15,164.6	15,289.4	15,469.4	15,589.7	15,699.0	15,868.5	16,048.9	16,064.2	16,092.3	16,100.9	16,174.5
37 Borrowings	801.1	683.9	667.8	664.3	657.3	663.3	648.9	628.4	632.5	637.8	614.9	615.0
38 Net due to related foreign offices	-181.6	-235.8	-278.9	-273.5	-262.5	-262.8	-251.3	-253.8	-239.5	-281.0	-310.2	-323.5
39 Other liabilities including trading liabilities ²²	689.5	742.0	749.2	760.8	771.6	794.3	804.4	779.6	770.2	805.3	805.2	802.4
40 Total liabilities	16,243.0	17,071.9	17,140.1	17,332.3	17,461.5	17,597.0	17,777.9	17,902.1	17,922.2	17,949.9	17,907.5	17,964.5
41 Residual (Assets LESS Liabilities)²³	1,971.2	1,990.6	2,067.2	2,058.3	2,045.5	2,061.9	2,022.5	2,033.6	2,059.8	2,090.1	2,079.6	2,051.1
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	58.2	32.4	37.0	38.8	33.3	18.0	9.4	5.7	4.3	-4.7	-10.9	-18.4
43 U.S. Treasury and agency securities, MBS ²⁵	37.1	18.9	20.8	21.6	18.3	9.2	3.8	0.6	0.1	-6.0	-9.4	-28.6

Footnotes appear on the last page.

Table 5. Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

Account	2020 Dec	2021 Jun	2021 Jul	2021 Aug	2021 Sep	2021 Oct	2021 Nov	2021 Dec	Week ending			
									Dec 29	Jan 05	Jan 12	Jan 19
Assets												
1 Bank credit	14,063.3	14,588.3	14,627.8	14,722.8	14,810.5	14,991.8	15,190.7	15,384.2	15,471.0	15,503.8	15,476.0	15,473.8
2 Securities in bank credit ²	4,455.1	4,990.0	5,025.1	5,097.3	5,159.8	5,299.2	5,418.0	5,474.3	5,490.2	5,560.0	5,555.7	5,571.7
3 Treasury and agency securities ³	3,610.9	4,039.5	4,074.9	4,138.8	4,188.7	4,314.1	4,413.0	4,445.6	4,453.9	4,511.8	4,506.3	4,527.3
4 Mortgage-backed securities (MBS) ⁴	2,483.9	2,753.1	2,771.8	2,809.2	2,825.4	2,858.2	2,877.7	2,883.7	2,883.9	2,931.2	2,912.0	2,931.6
5 Non-MBS ⁵	1,127.0	1,286.4	1,303.2	1,329.6	1,363.3	1,455.9	1,535.4	1,561.9	1,569.9	1,580.7	1,594.3	1,595.7
6 Other securities	844.2	950.6	950.2	958.5	971.1	985.1	1,005.0	1,028.7	1,036.3	1,048.1	1,049.4	1,044.4
7 Mortgage-backed securities (MBS) ⁶	80.6	85.1	87.4	89.5	91.0	95.5	98.9	102.7	102.4	113.4	113.6	113.9
8 Non-MBS ⁷	763.6	865.5	862.8	869.0	880.1	889.6	906.1	926.0	933.9	934.7	935.9	930.5
9 Loans and leases in bank credit ⁸	9,608.2	9,598.3	9,602.7	9,625.5	9,650.6	9,692.6	9,772.6	9,909.9	9,980.8	9,943.8	9,920.2	9,902.0
10 Commercial and industrial loans	2,188.4	2,117.4	2,069.1	2,031.9	2,006.5	1,999.9	2,023.2	2,060.5	2,083.7	2,076.0	2,063.0	2,068.7
11 Real estate loans	4,577.2	4,566.8	4,588.4	4,619.1	4,635.9	4,664.8	4,688.1	4,710.3	4,719.0	4,717.7	4,729.0	4,712.8
12 Residential real estate loans	2,250.5	2,199.7	2,211.8	2,230.6	2,233.3	2,250.2	2,260.5	2,267.9	2,267.6	2,270.0	2,278.1	2,260.6
13 Revolving home equity loans	283.7	261.7	258.6	256.2	254.4	252.0	251.5	250.4	250.1	249.0	248.4	248.1
14 Closed-end residential loans ⁹	1,966.8	1,938.0	1,953.2	1,974.4	1,978.9	1,998.2	2,008.9	2,017.5	2,017.6	2,021.0	2,029.6	2,012.5
15 Commercial real estate loans	2,326.7	2,367.1	2,376.6	2,388.4	2,402.6	2,414.7	2,427.7	2,442.4	2,451.4	2,447.7	2,451.0	2,452.2
16 Construction and land development loans ¹⁰	363.6	369.9	369.4	372.8	375.3	376.0	378.3	378.0	377.6	374.3	376.2	376.4
17 Secured by farmland ¹¹	100.4	100.0	100.8	101.3	101.7	102.1	102.5	103.3	103.7	103.5	103.5	103.2
18 Secured by multifamily properties ¹²	408.0	413.5	418.3	420.4	423.5	422.3	425.1	430.5	434.7	434.7	434.8	435.2
19 Secured by nonfarm nonresidential properties ¹³	1,454.7	1,483.8	1,488.1	1,494.0	1,502.0	1,514.4	1,521.7	1,530.5	1,535.4	1,535.2	1,536.5	1,537.3
20 Consumer loans	1,548.7	1,555.9	1,572.3	1,589.6	1,601.1	1,615.2	1,637.9	1,675.8	1,689.5	1,676.7	1,671.4	1,666.4
21 Credit cards and other revolving plans	778.6	753.0	761.0	769.9	773.3	781.0	799.0	830.7	841.9	828.2	821.8	814.6
22 Other consumer loans	770.1	802.9	811.3	819.7	827.8	834.2	838.9	845.1	847.6	848.5	849.5	851.8
23 Automobile loans ¹⁴	465.8	488.7	494.5	500.0	502.7	504.9	506.6	509.0	510.1	510.0	510.1	510.9
24 All other consumer loans ¹⁵	304.4	314.2	316.8	319.7	325.1	329.3	332.3	336.1	337.5	338.5	339.5	340.9
25 All other loans and leases	1,293.8	1,358.2	1,372.9	1,384.9	1,407.1	1,412.7	1,423.5	1,463.4	1,488.6	1,473.5	1,456.8	1,454.2
26 Loans to nondepository financial institutions ¹⁶	539.8	583.9	598.6	605.0	620.5	623.5	631.7	658.5	676.5	666.4	653.7	650.5
27 All loans not elsewhere classified ¹⁷	754.1	774.3	774.3	780.0	786.6	789.2	791.8	804.9	812.1	807.1	803.2	803.7
28 LESS: Allowance for loan and lease losses	216.9	189.6	176.0	175.4	174.7	166.9	166.8	165.7	165.0	160.3	159.8	159.5
29 Cash assets ¹⁸	2,451.6	2,724.4	2,763.0	2,882.2	2,907.6	2,830.0	2,857.9	2,905.8	2,895.4	2,764.7	2,701.0	2,628.1
30 Total federal funds sold and reverse RPs ¹⁹	514.2	293.1	274.8	290.1	289.2	294.0	308.9	321.4	320.8	333.1	317.8	319.0
31 Loans to commercial banks ²⁰	8.4	5.3	5.4	5.2	5.1	5.1	5.2	5.6	5.2	11.2	11.1	11.1
32 Other assets including trading assets ²¹	1,527.6	1,610.1	1,605.5	1,614.0	1,635.8	1,666.9	1,685.5	1,629.8	1,586.9	1,641.1	1,690.6	1,690.1
33 Total assets	18,348.2	19,031.6	19,100.5	19,338.8	19,473.5	19,620.9	19,881.3	20,081.1	20,114.4	20,093.5	20,036.7	19,962.6

(continued on next page)

Table 5. Assets and Liabilities of Domestically Chartered Commercial Banks in the United States

Not seasonally adjusted, billions of dollars (continued)

Account	2020 Dec	2021 Jun	2021 Jul	2021 Aug	2021 Sep	2021 Oct	2021 Nov	2021 Dec	Week ending			
									Dec 29	Jan 05	Jan 12	Jan 19
Liabilities												
34 Deposits	15,062.8	15,861.0	15,971.2	16,144.5	16,276.5	16,385.1	16,628.2	16,894.4	16,951.4	16,916.9	16,867.4	16,807.4
35 Large time deposits	792.3	718.0	712.5	706.9	698.4	695.4	700.3	697.6	696.6	696.8	698.1	699.3
36 Other deposits	14,270.6	15,143.1	15,258.7	15,437.6	15,578.1	15,689.7	15,927.9	16,196.9	16,254.8	16,220.1	16,169.3	16,108.1
37 Borrowings	803.7	674.1	648.1	648.0	644.2	663.7	651.4	633.1	638.2	641.4	616.4	622.4
38 Net due to related foreign offices	-171.3	-238.8	-274.8	-256.5	-258.5	-257.6	-237.9	-240.7	-240.8	-302.6	-310.5	-309.7
39 Other liabilities including trading liabilities ²²	684.8	738.5	740.2	764.0	775.3	802.5	816.5	776.6	743.7	800.1	817.7	798.3
40 Total liabilities	16,380.1	17,034.8	17,084.7	17,299.9	17,437.5	17,593.7	17,858.1	18,063.5	18,092.4	18,055.8	17,991.1	17,918.4
41 Residual (Assets LESS Liabilities)²³	1,968.1	1,996.8	2,015.9	2,038.8	2,036.0	2,027.2	2,023.2	2,017.6	2,022.0	2,037.7	2,045.6	2,044.2
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	58.2	32.4	37.0	38.8	33.3	18.0	9.4	5.7	4.3	-4.7	-10.9	-18.4
43 U.S. Treasury and agency securities, MBS ²⁵	37.1	18.9	20.8	21.6	18.3	9.2	3.8	0.6	0.1	-6.0	-9.4	-28.6

Footnotes appear on the last page.

H.8 ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES
Table 6. Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

Account	2020 Dec	2021 Jun	2021 Jul	2021 Aug	2021 Sep	2021 Oct	2021 Nov	2021 Dec	Week ending			
									Dec 29	Jan 05	Jan 12	Jan 19
Assets												
1 Bank credit	8,950.5	9,301.7	9,353.4	9,408.0	9,462.5	9,571.5	9,665.2	9,796.2	9,842.4	9,926.1	9,921.3	9,925.7
2 Securities in bank credit ²	3,377.0	3,762.3	3,791.0	3,820.2	3,857.8	3,943.1	3,992.1	4,061.5	4,082.8	4,158.5	4,149.8	4,154.2
3 Treasury and agency securities ³	2,861.8	3,185.4	3,220.0	3,249.6	3,283.3	3,362.4	3,401.5	3,452.8	3,467.3	3,530.1	3,523.3	3,528.5
4 Mortgage-backed securities (MBS) ⁴	1,915.8	2,090.9	2,109.5	2,127.5	2,133.3	2,146.2	2,129.7	2,142.7	2,144.8	2,191.2	2,170.7	2,174.6
5 Non-MBS ⁵	946.0	1,094.4	1,110.5	1,122.1	1,150.0	1,216.2	1,271.8	1,310.1	1,322.5	1,338.9	1,352.6	1,353.9
6 Other securities	515.2	576.9	571.0	570.6	574.5	580.7	590.6	608.7	615.5	628.4	626.5	625.7
7 Mortgage-backed securities (MBS) ⁶	57.2	55.1	56.1	56.9	57.6	59.7	62.3	65.3	65.0	75.6	76.0	75.9
8 Non-MBS ⁷	458.0	521.8	514.9	513.7	516.9	521.0	528.3	543.3	550.5	552.8	550.5	549.8
9 Loans and leases in bank credit ⁸	5,573.4	5,539.4	5,562.4	5,587.8	5,604.8	5,628.4	5,673.2	5,734.8	5,759.6	5,767.6	5,771.5	5,771.5
10 Commercial and industrial loans	1,312.3	1,244.7	1,240.0	1,234.7	1,232.8	1,232.5	1,257.4	1,284.4	1,291.7	1,300.0	1,296.5	1,297.8
11 Real estate loans	2,250.0	2,189.1	2,191.6	2,199.3	2,200.9	2,210.9	2,209.9	2,217.7	2,223.9	2,223.3	2,230.1	2,222.0
12 Residential real estate loans	1,476.7	1,422.5	1,424.8	1,430.6	1,429.7	1,437.3	1,440.3	1,446.0	1,448.9	1,448.6	1,454.9	1,446.8
13 Revolving home equity loans	187.1	169.7	167.3	165.1	162.9	160.6	159.8	158.0	157.4	157.0	156.6	156.3
14 Closed-end residential loans ⁹	1,289.5	1,252.8	1,257.4	1,265.5	1,266.8	1,276.6	1,280.5	1,288.0	1,291.5	1,291.6	1,298.3	1,290.5
15 Commercial real estate loans	773.4	766.6	766.9	768.8	771.2	773.7	769.6	771.7	775.0	774.7	775.1	775.2
16 Construction and land development loans ¹⁰	122.8	123.1	122.7	122.4	122.0	121.3	119.4	117.9	117.1	115.7	116.2	116.3
17 Secured by farmland ¹¹	7.4	6.8	6.7	6.7	6.7	6.9	7.0	6.9	6.9	6.9	7.0	7.0
18 Secured by multifamily properties ¹²	175.5	173.9	174.7	175.7	178.0	175.7	176.9	179.7	182.6	183.1	182.8	183.1
19 Secured by nonfarm nonresidential properties ¹³	467.7	462.8	462.7	463.9	464.6	469.8	466.4	467.2	468.4	469.0	469.2	468.9
20 Consumer loans	1,034.8	1,060.8	1,068.4	1,075.8	1,081.6	1,089.0	1,098.7	1,109.4	1,112.3	1,114.5	1,114.9	1,119.1
21 Credit cards and other revolving plans	475.2	482.4	485.1	487.7	490.2	493.6	499.6	504.9	505.6	506.3	507.2	509.6
22 Other consumer loans	559.5	578.4	583.3	588.1	591.4	595.4	599.1	604.5	606.7	608.2	607.7	609.5
23 Automobile loans ¹⁴	398.7	420.7	424.9	429.2	431.1	433.0	435.3	438.1	439.4	439.7	439.1	440.4
24 All other consumer loans ¹⁵	160.8	157.7	158.4	158.9	160.3	162.4	163.8	166.4	167.3	168.5	168.7	169.1
25 All other loans and leases	976.3	1,044.8	1,062.4	1,078.0	1,089.4	1,096.0	1,107.2	1,123.3	1,131.7	1,129.8	1,130.0	1,132.7
26 Loans to nondepository financial institutions ¹⁶	430.8	484.7	498.0	508.3	516.4	519.4	528.6	544.9	554.6	550.4	548.1	549.2
27 All loans not elsewhere classified ¹⁷	545.6	560.0	564.4	569.6	573.0	576.6	578.6	578.4	577.1	579.3	581.9	583.5
28 LESS: Allowance for loan and lease losses	143.6	113.4	102.3	101.4	100.7	96.7	96.7	95.8	95.9	92.4	92.4	92.7
29 Cash assets ¹⁸	1,726.9	1,902.1	1,945.0	1,998.6	2,011.7	1,972.9	1,934.5	1,931.0	1,940.3	1,886.6	1,799.8	1,801.4
30 Total federal funds sold and reverse RPs ¹⁹	423.3	243.2	233.3	232.4	227.7	236.4	250.6	246.3	235.6	244.5	243.7	263.2
31 Loans to commercial banks ²⁰	7.5	4.2	4.2	4.1	4.0	4.0	4.0	4.3	3.9	9.8	9.7	9.7
32 Other assets including trading assets ²¹	1,151.2	1,204.9	1,216.4	1,229.1	1,241.9	1,269.2	1,291.4	1,236.5	1,220.7	1,255.2	1,260.8	1,265.5
33 Total assets	12,115.8	12,542.7	12,650.0	12,770.7	12,847.1	12,957.3	13,049.0	13,118.6	13,147.1	13,229.9	13,142.9	13,172.8

(continued on next page)

Table 6. Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United StatesSeasonally adjusted, billions of dollars (*continued*)

Account	2020 Dec	2021 Jun	2021 Jul	2021 Aug	2021 Sep	2021 Oct	2021 Nov	2021 Dec	Week ending			
									Dec 29	Jan 05	Jan 12	Jan 19
Liabilities												
34 Deposits	9,952.0	10,511.1	10,585.1	10,706.8	10,781.2	10,844.2	10,943.7	11,056.2	11,048.1	11,100.1	11,088.4	11,149.7
35 Large time deposits	306.4	268.0	266.0	269.7	267.6	267.9	269.9	263.7	257.7	259.6	262.2	263.8
36 Other deposits	9,645.6	10,243.1	10,319.1	10,437.2	10,513.6	10,576.3	10,673.9	10,792.5	10,790.3	10,840.5	10,826.2	10,886.0
37 Borrowings	511.0	412.1	402.7	402.7	401.6	415.5	408.5	390.3	392.5	401.4	377.5	377.8
38 Net due to related foreign offices	-190.3	-275.1	-312.5	-295.7	-302.1	-302.5	-277.8	-280.0	-283.2	-342.7	-352.2	-350.8
39 Other liabilities including trading liabilities ²²	583.2	639.3	644.8	653.9	667.1	685.4	698.1	670.0	662.2	694.3	685.9	690.0
40 Total liabilities	10,855.8	11,287.4	11,320.1	11,467.8	11,547.9	11,642.6	11,772.6	11,836.5	11,819.6	11,853.1	11,799.7	11,866.7
41 Residual (Assets LESS Liabilities)²³	1,260.0	1,255.2	1,330.0	1,303.0	1,299.2	1,314.6	1,276.5	1,282.0	1,327.5	1,376.7	1,343.2	1,306.0
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	43.1	23.9	28.1	27.9	24.2	13.6	7.9	4.5	3.1	-4.3	-9.7	-17.0
43 U.S. Treasury and agency securities, MBS ²⁵	28.7	15.0	17.0	16.7	14.3	8.4	4.8	2.3	1.9	-2.9	-6.3	-23.4

Footnotes appear on the last page.

H.8 ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES
Table 7. Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

Account	2020 Dec	2021 Jun	2021 Jul	2021 Aug	2021 Sep	2021 Oct	2021 Nov	2021 Dec	Week ending			
									Dec 29	Jan 05	Jan 12	Jan 19
Assets												
1 Bank credit	9,002.5	9,293.6	9,323.4	9,395.9	9,451.7	9,589.8	9,730.3	9,853.0	9,910.2	9,956.0	9,932.4	9,927.7
2 Securities in bank credit ²	3,393.3	3,749.5	3,766.1	3,816.3	3,853.3	3,961.9	4,050.0	4,078.1	4,088.6	4,153.9	4,144.6	4,153.7
3 Treasury and agency securities ³	2,877.5	3,173.2	3,195.7	3,247.0	3,277.1	3,376.6	3,454.5	3,468.8	3,474.6	3,529.4	3,520.9	3,533.1
4 Mortgage-backed securities (MBS) ⁴	1,916.7	2,089.9	2,099.4	2,125.1	2,126.6	2,140.1	2,147.5	2,143.4	2,143.9	2,182.9	2,163.4	2,177.3
5 Non-MBS ⁵	960.8	1,083.3	1,096.3	1,121.8	1,150.5	1,236.5	1,307.0	1,325.5	1,330.7	1,346.5	1,357.5	1,355.9
6 Other securities	515.8	576.3	570.4	569.4	576.2	585.4	595.5	609.3	614.1	624.5	623.7	620.6
7 Mortgage-backed securities (MBS) ⁶	56.8	55.9	56.5	56.9	57.4	59.9	62.0	65.0	64.3	74.9	74.9	74.9
8 Non-MBS ⁷	459.0	520.3	513.9	512.5	518.8	525.5	533.4	544.3	549.7	549.6	548.8	545.7
9 Loans and leases in bank credit ⁸	5,609.1	5,544.2	5,557.2	5,579.6	5,598.4	5,627.8	5,680.3	5,774.9	5,821.5	5,802.1	5,787.8	5,774.0
10 Commercial and industrial loans	1,308.0	1,254.4	1,237.6	1,226.0	1,219.3	1,221.6	1,248.8	1,280.0	1,297.1	1,291.9	1,281.7	1,287.7
11 Real estate loans	2,259.0	2,185.1	2,192.9	2,205.3	2,205.4	2,220.1	2,221.6	2,226.9	2,228.9	2,230.0	2,240.2	2,221.9
12 Residential real estate loans	1,483.8	1,418.0	1,426.5	1,437.7	1,433.3	1,445.3	1,449.1	1,453.4	1,453.5	1,456.9	1,465.5	1,446.7
13 Revolving home equity loans	187.5	170.0	167.4	165.2	163.1	160.5	159.8	158.3	157.8	157.2	156.7	156.4
14 Closed-end residential loans ⁹	1,296.4	1,248.0	1,259.2	1,272.6	1,270.1	1,284.8	1,289.3	1,295.1	1,295.7	1,299.7	1,308.8	1,290.4
15 Commercial real estate loans	775.2	767.1	766.4	767.6	772.1	774.9	772.5	773.5	775.4	773.2	774.7	775.1
16 Construction and land development loans ¹⁰	122.1	124.3	123.6	123.3	123.1	121.2	119.3	117.0	115.5	114.1	114.8	114.9
17 Secured by farmland ¹¹	7.4	6.8	6.7	6.7	6.7	6.9	7.0	7.0	7.0	7.0	7.0	7.0
18 Secured by multifamily properties ¹²	176.4	173.3	174.7	176.0	179.0	176.8	178.4	180.6	182.6	182.4	182.3	182.6
19 Secured by nonfarm nonresidential properties ¹³	469.2	462.6	461.5	461.6	463.4	469.9	467.9	469.0	470.3	469.8	470.6	470.6
20 Consumer loans	1,055.3	1,058.7	1,067.4	1,078.8	1,086.2	1,094.2	1,107.8	1,132.0	1,139.2	1,133.6	1,128.8	1,125.5
21 Credit cards and other revolving plans	493.9	482.1	484.1	489.2	491.9	495.5	505.8	525.5	531.0	524.4	519.4	515.0
22 Other consumer loans	561.4	576.6	583.3	589.6	594.3	598.7	601.9	606.5	608.3	609.3	609.4	610.5
23 Automobile loans ¹⁴	399.6	419.7	425.3	430.7	433.1	435.1	436.6	439.0	440.0	440.0	440.0	440.8
24 All other consumer loans ¹⁵	161.8	156.9	157.9	158.9	161.2	163.6	165.3	167.5	168.3	169.2	169.3	169.7
25 All other loans and leases	986.8	1,046.0	1,059.3	1,069.5	1,087.5	1,091.9	1,102.1	1,136.0	1,156.2	1,146.6	1,137.1	1,138.9
26 Loans to nondepository financial institutions ¹⁶	435.1	484.0	497.4	503.5	516.0	519.1	527.0	550.8	565.9	557.9	550.6	549.9
27 All loans not elsewhere classified ¹⁷	551.7	561.9	561.9	566.1	571.5	572.8	575.1	585.1	590.3	588.7	586.5	589.0
28 LESS: Allowance for loan and lease losses	144.5	113.6	102.3	101.9	101.2	97.1	97.4	96.4	96.0	91.8	92.0	92.0
29 Cash assets ¹⁸	1,763.8	1,891.7	1,911.5	1,986.3	2,001.9	1,931.7	1,932.9	1,974.6	1,968.8	1,856.7	1,787.3	1,747.2
30 Total federal funds sold and reverse RPs ¹⁹	449.4	246.2	227.5	239.3	239.0	242.1	253.0	261.5	261.3	270.0	253.8	253.9
31 Loans to commercial banks ²⁰	7.7	4.1	4.1	4.0	4.0	4.0	4.1	4.4	4.0	10.1	10.0	10.1
32 Other assets including trading assets ²¹	1,140.2	1,216.1	1,209.7	1,215.9	1,234.2	1,266.3	1,282.4	1,226.5	1,184.1	1,236.4	1,279.8	1,278.9
33 Total assets	12,219.0	12,538.3	12,573.9	12,739.6	12,829.6	12,936.8	13,105.2	13,223.6	13,232.4	13,237.5	13,171.3	13,125.9

(continued on next page)

Table 7. Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United StatesNot seasonally adjusted, billions of dollars (*continued*)

Account	2020 Dec	2021 Jun	2021 Jul	2021 Aug	2021 Sep	2021 Oct	2021 Nov	2021 Dec	Week ending			
									Dec 29	Jan 05	Jan 12	Jan 19
Liabilities												
34 Deposits	10,056.8	10,488.8	10,573.6	10,684.5	10,771.5	10,837.1	10,982.3	11,174.9	11,212.7	11,202.5	11,151.5	11,112.7
35 Large time deposits	306.3	267.5	264.7	265.8	262.2	263.1	266.4	263.9	260.1	261.6	263.9	266.6
36 Other deposits	9,750.5	10,221.3	10,308.9	10,418.7	10,509.2	10,574.0	10,715.9	10,911.0	10,952.6	10,941.0	10,887.6	10,846.0
37 Borrowings	512.9	406.6	389.0	391.0	394.7	418.9	411.8	393.4	395.7	399.8	376.7	380.1
38 Net due to related foreign offices	-193.7	-272.8	-312.9	-295.1	-301.5	-299.7	-276.0	-281.2	-287.0	-347.7	-355.3	-352.4
39 Other liabilities including trading liabilities ²²	576.5	636.5	636.3	655.7	667.1	692.4	705.8	664.8	635.5	692.8	700.9	687.8
40 Total liabilities	10,952.5	11,259.1	11,286.0	11,436.1	11,531.9	11,648.8	11,823.9	11,952.0	11,956.8	11,947.4	11,873.9	11,828.2
41 Residual (Assets LESS Liabilities)²³	1,266.5	1,279.2	1,287.9	1,303.5	1,297.7	1,288.0	1,281.3	1,271.6	1,275.6	1,290.1	1,297.4	1,297.7
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	43.1	23.9	28.1	27.9	24.2	13.6	7.9	4.5	3.1	-4.3	-9.7	-17.0
43 U.S. Treasury and agency securities, MBS ²⁵	28.7	15.0	17.0	16.7	14.3	8.4	4.8	2.3	1.9	-2.9	-6.3	-23.4

Footnotes appear on the last page.

Table 8. Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

Account	2020 Dec	2021 Jun	2021 Jul	2021 Aug	2021 Sep	2021 Oct	2021 Nov	2021 Dec	Week ending			
									Dec 29	Jan 05	Jan 12	Jan 19
Assets												
1 Bank credit	5,051.8	5,298.2	5,314.3	5,340.6	5,367.0	5,406.0	5,456.7	5,513.6	5,526.8	5,518.5	5,531.0	5,541.6
2 Securities in bank credit ²	1,056.6	1,247.6	1,267.2	1,290.6	1,313.9	1,341.0	1,363.0	1,386.3	1,392.5	1,395.9	1,401.9	1,408.2
3 Treasury and agency securities ³	728.5	874.4	885.7	902.4	920.0	943.1	957.1	967.3	970.0	970.6	975.1	982.2
4 Mortgage-backed securities (MBS) ⁴	566.2	661.8	674.6	689.3	704.4	721.4	729.9	738.9	741.0	746.2	748.8	752.5
5 Non-MBS ⁵	162.3	212.7	211.1	213.2	215.6	221.7	227.2	228.4	229.0	224.5	226.2	229.7
6 Other securities	328.2	373.2	381.4	388.1	393.9	397.9	405.9	419.1	422.5	425.3	426.8	426.0
7 Mortgage-backed securities (MBS) ⁶	24.2	29.3	30.9	32.4	33.5	35.4	36.8	38.0	38.4	38.9	38.8	39.1
8 Non-MBS ⁷	304.0	343.9	350.6	355.8	360.3	362.5	369.1	381.1	384.1	386.3	388.0	386.9
9 Loans and leases in bank credit ⁸	3,995.2	4,050.6	4,047.2	4,050.0	4,053.1	4,065.0	4,093.7	4,127.3	4,134.3	4,122.6	4,129.1	4,133.5
10 Commercial and industrial loans	892.1	855.8	833.8	812.9	796.4	789.6	785.4	791.1	791.6	786.8	784.9	784.5
11 Real estate loans	2,316.1	2,383.8	2,396.0	2,412.7	2,426.5	2,437.7	2,462.7	2,480.4	2,486.2	2,482.7	2,486.1	2,491.8
12 Residential real estate loans	765.3	783.9	785.0	792.2	797.5	801.1	809.0	812.8	811.9	809.8	811.4	815.7
13 Revolving home equity loans	95.8	92.0	91.6	91.3	91.2	91.1	91.5	91.7	91.7	91.4	91.4	91.4
14 Closed-end residential loans ⁹	669.6	691.9	693.4	700.8	706.4	710.0	717.5	721.1	720.2	718.4	720.0	724.3
15 Commercial real estate loans	1,550.7	1,599.9	1,611.0	1,620.5	1,629.0	1,636.7	1,653.7	1,667.6	1,674.2	1,672.9	1,674.8	1,676.0
16 Construction and land development loans ¹⁰	240.1	246.2	247.8	249.6	251.2	253.0	257.0	259.2	261.1	260.7	261.1	261.0
17 Secured by farmland ¹¹	93.0	93.3	93.9	94.2	94.5	94.6	95.4	96.3	96.6	96.4	96.6	96.5
18 Secured by multifamily properties ¹²	232.3	240.0	242.6	244.0	244.1	245.0	247.4	250.7	252.7	252.4	252.6	252.7
19 Secured by nonfarm nonresidential properties ¹³	985.4	1,020.4	1,026.7	1,032.8	1,039.1	1,044.0	1,054.0	1,061.4	1,063.9	1,063.3	1,064.5	1,065.8
20 Consumer loans	482.2	501.6	506.6	511.2	514.4	519.7	525.8	531.5	532.8	531.6	535.1	535.1
21 Credit cards and other revolving plans	273.7	274.2	277.5	280.7	282.0	285.4	289.4	293.3	293.9	293.4	295.7	295.0
22 Other consumer loans	208.5	227.4	229.1	230.6	232.5	234.4	236.4	238.2	238.9	238.2	239.4	240.1
23 Automobile loans ¹⁴	66.4	68.8	69.1	69.2	69.4	69.7	70.0	70.3	70.4	70.2	70.2	70.3
24 All other consumer loans ¹⁵	142.1	158.5	160.0	161.4	163.0	164.7	166.4	167.9	168.5	167.9	169.2	169.8
25 All other loans and leases	304.7	309.5	310.8	313.3	315.7	317.9	319.8	324.3	323.8	321.5	323.0	322.1
26 Loans to nondepository financial institutions ¹⁶	103.4	98.3	98.7	100.1	101.9	102.1	102.3	105.9	105.8	104.9	105.9	106.3
27 All loans not elsewhere classified ¹⁷	201.3	211.2	212.1	213.2	213.9	215.8	217.5	218.4	218.0	216.6	217.0	215.8
28 LESS: Allowance for loan and lease losses	75.8	73.5	72.2	71.7	71.7	70.6	70.9	71.1	71.8	69.9	69.3	69.2
29 Cash assets ¹⁸	668.9	852.7	870.1	901.9	913.5	911.8	909.7	911.4	917.9	892.6	907.4	892.6
30 Total federal funds sold and reverse RPs ¹⁹	64.5	46.6	48.1	51.0	50.5	53.8	55.2	58.1	57.3	61.4	63.2	64.8
31 Loans to commercial banks ²⁰	0.7	1.2	1.3	1.2	1.1	1.1	1.2	1.1	1.1	1.0	1.0	1.0
32 Other assets including trading assets ²¹	388.3	394.7	395.7	396.9	399.4	399.5	399.6	404.1	403.7	406.6	410.9	412.0
33 Total assets	6,098.4	6,519.8	6,557.3	6,619.9	6,660.0	6,701.7	6,751.4	6,817.2	6,835.0	6,810.2	6,844.2	6,842.8

(continued on next page)

Table 8. Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United StatesSeasonally adjusted, billions of dollars (*continued*)

Account	2020 Dec	2021 Jun	2021 Jul	2021 Aug	2021 Sep	2021 Oct	2021 Nov	2021 Dec	Week ending			
									Dec 29	Jan 05	Jan 12	Jan 19
Liabilities												
34 Deposits	4,982.0	5,370.7	5,417.0	5,473.9	5,513.9	5,558.0	5,632.1	5,691.7	5,711.1	5,687.7	5,709.1	5,720.9
35 Large time deposits	487.9	449.3	446.7	441.7	437.7	435.3	437.5	435.3	437.2	435.9	434.4	432.4
36 Other deposits	4,494.1	4,921.4	4,970.3	5,032.2	5,076.2	5,122.7	5,194.6	5,256.4	5,273.9	5,251.8	5,274.7	5,288.5
37 Borrowings	290.2	271.7	265.2	261.5	255.7	247.8	240.4	238.1	240.0	236.4	237.4	237.2
38 Net due to related foreign offices	8.7	39.3	33.6	22.3	39.6	39.7	26.6	26.2	43.6	61.7	42.0	27.3
39 Other liabilities including trading liabilities ²²	106.3	102.7	104.4	106.9	104.5	108.9	106.3	109.6	108.0	111.0	119.3	112.4
40 Total liabilities	5,387.2	5,784.5	5,820.1	5,864.6	5,913.6	5,954.4	6,005.4	6,065.6	6,102.6	6,096.8	6,107.8	6,097.8
41 Residual (Assets LESS Liabilities)²³	711.2	735.4	737.2	755.4	746.3	747.3	746.1	751.6	732.4	713.4	736.4	745.0
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	15.1	8.5	8.9	10.9	9.1	4.4	1.6	1.2	1.2	-0.4	-1.1	-1.4
43 U.S. Treasury and agency securities, MBS ²⁵	8.5	3.8	3.8	4.9	4.0	0.8	-1.0	-1.7	-1.8	-3.0	-3.1	-5.3

Footnotes appear on the last page.

Table 9. Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

Account	2020 Dec	2021 Jun	2021 Jul	2021 Aug	2021 Sep	2021 Oct	2021 Nov	2021 Dec	Week ending			
									Dec 29	Jan 05	Jan 12	Jan 19
Assets												
1 Bank credit	5,060.8	5,294.7	5,304.5	5,326.9	5,358.8	5,402.1	5,460.4	5,531.3	5,560.8	5,547.7	5,543.6	5,546.0
2 Securities in bank credit ²	1,061.8	1,240.6	1,259.0	1,280.9	1,306.5	1,337.3	1,368.0	1,396.2	1,401.5	1,406.1	1,411.1	1,418.0
3 Treasury and agency securities ³	733.4	866.3	879.2	891.9	911.6	937.5	958.5	976.8	979.3	982.5	985.4	994.2
4 Mortgage-backed securities (MBS) ⁴	567.2	663.2	672.4	684.1	698.8	718.1	730.2	740.4	740.1	748.3	748.5	754.3
5 Non-MBS ⁵	166.2	203.1	206.8	207.7	212.8	219.4	228.4	236.4	239.2	234.1	236.9	239.9
6 Other securities	328.4	374.3	379.8	389.1	394.9	399.8	409.5	419.4	422.2	423.6	425.7	423.8
7 Mortgage-backed securities (MBS) ⁶	23.8	29.2	30.9	32.6	33.6	35.6	36.8	37.7	38.1	38.5	38.7	39.0
8 Non-MBS ⁷	304.6	345.1	348.9	356.5	361.3	364.1	372.7	381.7	384.2	385.1	387.1	384.8
9 Loans and leases in bank credit ⁸	3,999.0	4,054.1	4,045.5	4,045.9	4,052.3	4,064.8	4,092.4	4,135.1	4,159.3	4,141.7	4,132.4	4,128.1
10 Commercial and industrial loans	880.3	862.9	831.5	806.0	787.2	778.3	774.4	780.5	786.6	784.1	781.3	780.9
11 Real estate loans	2,318.2	2,381.7	2,395.5	2,413.8	2,430.5	2,444.7	2,466.5	2,483.4	2,490.1	2,487.6	2,488.9	2,490.9
12 Residential real estate loans	766.7	781.7	785.3	792.9	800.0	804.9	811.4	814.5	814.2	813.1	812.6	813.9
13 Revolving home equity loans	96.2	91.8	91.3	91.0	91.3	91.5	91.7	92.1	92.3	91.8	91.8	91.7
14 Closed-end residential loans ⁹	670.5	689.9	694.0	701.9	708.8	713.4	719.6	722.4	721.9	721.2	720.8	722.2
15 Commercial real estate loans	1,551.6	1,600.0	1,610.2	1,620.9	1,630.4	1,639.8	1,655.1	1,668.8	1,676.0	1,674.5	1,676.3	1,677.0
16 Construction and land development loans ¹⁰	241.5	245.6	245.8	249.5	252.3	254.8	259.0	261.1	262.0	260.2	261.4	261.5
17 Secured by farmland ¹¹	93.0	93.2	94.1	94.6	95.0	95.1	95.5	96.4	96.7	96.5	96.5	96.2
18 Secured by multifamily properties ¹²	231.6	240.1	243.6	244.4	244.5	245.4	246.8	249.9	252.1	252.3	252.5	252.6
19 Secured by nonfarm nonresidential properties ¹³	985.5	1,021.1	1,026.7	1,032.4	1,038.6	1,044.4	1,053.8	1,061.5	1,065.1	1,065.5	1,065.9	1,066.7
20 Consumer loans	493.4	497.3	504.9	510.7	514.9	520.9	530.1	543.8	550.2	543.0	542.6	540.9
21 Credit cards and other revolving plans	284.6	271.0	276.8	280.7	281.4	285.5	293.1	305.2	310.9	303.8	302.4	299.6
22 Other consumer loans	208.8	226.3	228.0	230.1	233.5	235.5	237.0	238.6	239.4	239.3	240.2	241.2
23 Automobile loans ¹⁴	66.1	69.0	69.2	69.3	69.6	69.8	70.0	70.0	70.1	70.0	70.1	70.1
24 All other consumer loans ¹⁵	142.6	157.3	158.9	160.8	163.9	165.7	167.0	168.6	169.2	169.3	170.1	171.2
25 All other loans and leases	307.1	312.2	313.6	315.4	319.6	320.8	321.4	327.4	332.4	326.9	319.7	315.4
26 Loans to nondepository financial institutions ¹⁶	104.7	99.9	101.2	101.5	104.5	104.5	104.7	107.7	110.6	108.5	103.1	100.6
27 All loans not elsewhere classified ¹⁷	202.4	212.3	212.4	213.9	215.2	216.3	216.7	219.7	221.8	218.4	216.7	214.8
28 LESS: Allowance for loan and lease losses	72.4	76.0	73.7	73.6	73.5	69.8	69.4	69.2	68.9	68.5	67.8	67.6
29 Cash assets ¹⁸	687.7	832.7	851.6	895.9	905.7	898.3	925.0	931.2	926.6	908.0	913.7	880.9
30 Total federal funds sold and reverse RPs ¹⁹	64.8	46.9	47.3	50.7	50.3	51.9	56.0	59.9	59.5	63.1	64.0	65.1
31 Loans to commercial banks ²⁰	0.8	1.2	1.3	1.2	1.1	1.1	1.1	1.2	1.2	1.1	1.1	1.1
32 Other assets including trading assets ²¹	387.5	394.0	395.7	398.1	401.6	400.5	403.0	403.3	402.7	404.6	410.8	411.2
33 Total assets	6,129.2	6,493.4	6,526.7	6,599.2	6,643.9	6,684.1	6,776.1	6,857.6	6,882.0	6,856.0	6,865.5	6,836.7

(continued on next page)

Table 9. Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States

Not seasonally adjusted, billions of dollars (continued)

Account	2020 Dec	2021 Jun	2021 Jul	2021 Aug	2021 Sep	2021 Oct	2021 Nov	2021 Dec	Week ending			
									Dec 29	Jan 05	Jan 12	Jan 19
Liabilities												
34 Deposits	5,006.0	5,372.3	5,397.6	5,459.9	5,505.0	5,548.0	5,645.9	5,719.6	5,738.6	5,714.4	5,715.9	5,694.7
35 Large time deposits	486.0	450.5	447.8	441.0	436.2	432.2	433.9	433.7	436.4	435.2	434.2	432.7
36 Other deposits	4,520.0	4,921.8	4,949.8	5,018.9	5,068.8	5,115.7	5,212.0	5,285.9	5,302.2	5,279.2	5,281.7	5,262.0
37 Borrowings	290.8	267.5	259.1	257.0	249.5	244.8	239.6	239.7	242.5	241.6	239.7	242.3
38 Net due to related foreign offices	22.5	34.0	38.1	38.6	43.0	42.2	38.1	40.5	46.2	45.1	44.8	42.6
39 Other liabilities including trading liabilities ²²	108.4	101.9	103.9	108.3	108.2	110.1	110.7	111.8	108.2	107.3	116.8	110.6
40 Total liabilities	5,427.6	5,775.7	5,798.7	5,863.9	5,905.7	5,945.0	6,034.2	6,111.5	6,135.6	6,108.4	6,117.2	6,090.2
41 Residual (Assets LESS Liabilities)²³	701.6	717.7	728.0	735.3	738.3	739.1	741.9	746.0	746.4	747.7	748.3	746.5
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	15.1	8.5	8.9	10.9	9.1	4.4	1.6	1.2	1.2	-0.4	-1.1	-1.4
43 U.S. Treasury and agency securities, MBS ²⁵	8.5	3.8	3.8	4.9	4.0	0.8	-1.0	-1.7	-1.8	-3.0	-3.1	-5.3

Footnotes appear on the last page.

Table 10. Assets and Liabilities of Foreign-Related Institutions in the United States¹

Seasonally adjusted, billions of dollars

Account	2020 Dec	2021 Jun	2021 Jul	2021 Aug	2021 Sep	2021 Oct	2021 Nov	2021 Dec	Week ending			
									Dec 29	Jan 05	Jan 12	Jan 19
Assets												
1 Bank credit	1,037.6	1,008.3	1,015.2	1,028.6	1,041.6	1,054.3	1,064.8	1,096.3	1,116.6	1,107.7	1,114.7	1,106.2
2 Securities in bank credit ²	263.9	242.4	238.6	239.7	242.8	247.1	248.1	242.8	246.3	241.8	242.1	238.6
3 Treasury and agency securities ³	165.0	142.7	140.5	141.3	143.1	148.5	148.7	144.5	149.0	145.9	145.8	143.1
4 Mortgage-backed securities (MBS) ⁴	47.4	47.1	47.7	49.1	48.6	48.7	45.8	43.3	45.0	44.0	45.1	40.6
5 Non-MBS ⁵	117.6	95.5	92.8	92.3	94.5	99.8	102.9	101.2	104.0	102.0	100.6	102.5
6 Other securities	98.9	99.8	98.2	98.4	99.7	98.6	99.4	98.3	97.3	95.9	96.3	95.6
7 Mortgage-backed securities (MBS) ⁶	2.3	2.0	1.8	1.8	1.7	2.0	2.1	2.0	2.0	2.1	2.2	2.2
8 Non-MBS ⁷	96.6	97.7	96.3	96.6	98.0	96.6	97.3	96.3	95.4	93.8	94.1	93.4
9 Loans and leases in bank credit ⁸	773.7	765.9	776.5	788.9	798.8	807.3	816.8	853.5	870.2	865.9	872.6	867.6
10 Commercial and industrial loans	401.8	376.8	380.8	383.2	387.1	394.0	398.0	420.2	425.9	427.3	425.1	424.0
11 Real estate loans	81.7	81.1	80.7	82.1	83.6	83.0	84.3	87.7	89.3	89.2	90.3	91.4
12 Residential real estate loans	0.9	0.7	0.9	1.0	1.2	1.2	1.1	1.2	1.2	1.2	1.1	1.1
13 Revolving home equity loans	0.2	-0.0	-0.1	-0.0	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.1
14 Closed-end residential loans ⁹	0.7	0.7	0.9	1.0	1.1	1.1	1.1	1.1	1.1	1.1	1.0	1.0
15 Commercial real estate loans	80.8	80.3	79.8	81.1	82.4	81.8	83.2	86.5	88.1	88.1	89.2	90.3
16 Construction and land development loans ¹⁰	12.3	11.8	11.6	11.5	11.4	11.2	11.1	10.9	10.9	10.9	11.0	11.1
17 Secured by farmland ¹¹	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.1	0.1	0.1	0.1	0.1
18 Secured by multifamily properties ¹²	11.5	12.0	12.1	12.1	12.7	12.9	12.8	13.2	13.5	13.3	13.6	13.7
19 Secured by nonfarm nonresidential properties ¹³	56.9	56.4	56.0	57.5	58.2	57.5	59.1	62.3	63.5	63.7	64.4	65.4
20 Consumer loans	3.5	4.2	4.3	4.7	4.6	4.5	4.7	4.8	4.7	4.7	4.6	4.7
21 Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
22 Other consumer loans	3.5	4.2	4.3	4.7	4.6	4.5	4.7	4.8	4.7	4.7	4.6	4.7
23 Automobile loans ¹⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
24 All other consumer loans ¹⁵	3.5	4.2	4.3	4.7	4.6	4.5	4.7	4.8	4.7	4.7	4.6	4.7
25 All other loans and leases	286.6	303.8	310.8	318.8	323.5	325.7	329.7	340.8	350.3	344.7	352.6	347.5
26 Loans to nondepository financial institutions ¹⁶	127.3	135.4	137.8	141.0	143.0	142.2	145.9	151.9	156.8	153.8	154.4	154.6
27 All loans not elsewhere classified ¹⁷	159.4	168.5	173.0	177.8	180.5	183.6	183.8	188.9	193.5	190.9	198.1	192.9
28 LESS: Allowance for loan and lease losses	1.7	1.6	1.5	1.3	1.1	1.3	1.3	1.3	1.3	1.3	1.3	1.3
29 Cash assets ¹⁸	797.4	1,052.8	1,127.5	1,145.1	1,195.5	1,234.8	1,293.4	1,298.8	1,237.9	1,297.5	1,162.4	1,143.4
30 Total federal funds sold and reverse RPs ¹⁹	331.4	335.7	320.8	317.3	322.1	310.2	315.0	292.6	292.3	272.6	266.9	288.5
31 Loans to commercial banks ²⁰	1.0	0.7	0.8	1.3	1.1	0.6	0.4	0.5	0.6	0.6	0.7	0.6
32 Other assets including trading assets ²¹	142.6	133.7	133.1	130.9	130.2	133.7	130.6	133.8	142.6	128.6	127.1	135.0
33 Total assets	2,308.2	2,529.7	2,595.9	2,621.9	2,689.4	2,732.3	2,802.9	2,820.7	2,788.7	2,805.8	2,670.5	2,672.4

(continued on next page)

Table 10. Assets and Liabilities of Foreign-Related Institutions in the United StatesSeasonally adjusted, billions of dollars (*continued*)

Account	2020 Dec	2021 Jun	2021 Jul	2021 Aug	2021 Sep	2021 Oct	2021 Nov	2021 Dec	Week ending			
									Dec 29	Jan 05	Jan 12	Jan 19
Liabilities												
34 Deposits	1,176.0	1,255.4	1,251.3	1,262.5	1,269.4	1,277.6	1,283.7	1,248.3	1,224.4	1,241.3	1,239.6	1,234.9
35 Large time deposits	732.6	742.3	730.4	734.6	737.5	741.8	754.8	732.8	719.2	728.8	740.7	739.0
36 Other deposits	443.5	513.1	520.9	527.8	531.9	535.8	528.9	515.5	505.2	512.5	498.9	495.9
37 Borrowings	903.3	968.3	1,005.0	1,011.4	1,024.8	1,037.5	1,069.1	1,050.7	1,036.3	1,057.4	1,039.7	1,054.4
38 Net due to related foreign offices	104.7	158.2	232.0	267.4	305.7	325.8	359.0	397.9	359.0	382.6	342.6	319.3
39 Other liabilities including trading liabilities ²²	118.7	110.9	112.6	111.4	112.9	114.3	120.3	116.4	128.1	121.8	116.6	124.1
40 Total liabilities	2,302.8	2,492.8	2,600.9	2,652.7	2,712.7	2,755.2	2,832.1	2,813.3	2,747.8	2,803.1	2,738.4	2,732.8
41 Residual (Assets LESS Liabilities)²³	5.5	36.9	-5.0	-30.8	-23.2	-22.8	-29.2	7.4	40.8	2.7	-68.0	-60.3
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	2.5	1.1	1.3	1.3	1.1	0.5	0.2	0.0	-0.0	-0.4	-0.6	-0.9
43 U.S. Treasury and agency securities, MBS ²⁵	2.5	1.1	1.3	1.3	1.1	0.5	0.2	0.0	-0.0	-0.4	-0.6	-0.9

Footnotes appear on the last page.

Table 11. Assets and Liabilities of Foreign-Related Institutions in the United States¹

Not seasonally adjusted, billions of dollars

Account	2020 Dec	2021 Jun	2021 Jul	2021 Aug	2021 Sep	2021 Oct	2021 Nov	2021 Dec	Week ending			
									Dec 29	Jan 05	Jan 12	Jan 19
Assets												
1 Bank credit	1,047.0	1,013.1	1,021.9	1,032.0	1,041.0	1,051.4	1,069.6	1,104.3	1,126.1	1,113.4	1,117.9	1,103.7
2 Securities in bank credit ²	262.7	244.8	240.8	242.1	242.1	244.2	249.3	241.0	240.7	236.7	238.4	232.8
3 Treasury and agency securities ³	164.2	144.7	142.4	143.9	142.5	144.6	148.9	142.9	144.3	141.0	142.1	137.3
4 Mortgage-backed securities (MBS) ⁴	46.8	48.2	48.1	48.6	48.2	48.8	44.5	42.8	44.9	44.6	43.9	39.5
5 Non-MBS ⁵	117.4	96.5	94.3	95.2	94.3	95.8	104.4	100.1	99.4	96.5	98.3	97.9
6 Other securities	98.5	100.1	98.4	98.3	99.6	99.6	100.3	98.1	96.4	95.7	96.3	95.5
7 Mortgage-backed securities (MBS) ⁶	2.3	2.0	1.9	1.9	1.8	2.0	2.0	2.0	2.0	2.0	2.1	2.0
8 Non-MBS ⁷	96.1	98.1	96.5	96.4	97.7	97.6	98.3	96.1	94.3	93.6	94.2	93.4
9 Loans and leases in bank credit ⁸	784.3	768.3	781.1	789.9	798.9	807.2	820.3	863.3	885.5	876.7	879.5	870.9
10 Commercial and industrial loans	406.4	380.1	388.0	386.6	386.7	392.3	399.2	424.3	433.2	430.1	425.0	423.5
11 Real estate loans	82.2	81.9	80.5	81.4	83.0	82.6	83.7	88.1	89.8	89.8	90.9	91.7
12 Residential real estate loans	0.8	0.7	0.9	1.0	1.2	1.1	1.1	1.1	1.1	1.0	1.0	1.0
13 Revolving home equity loans	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
14 Closed-end residential loans ⁹	0.7	0.7	0.9	1.0	1.2	1.1	1.1	1.1	1.1	1.0	1.0	1.0
15 Commercial real estate loans	81.4	81.2	79.5	80.5	81.8	81.5	82.6	87.1	88.8	88.8	89.9	90.6
16 Construction and land development loans ¹⁰	12.5	11.9	11.6	11.3	11.2	10.9	10.9	11.0	11.1	11.1	11.1	11.1
17 Secured by farmland ¹¹	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.1	0.1	0.1	0.1	0.1
18 Secured by multifamily properties ¹²	11.5	12.2	11.8	11.7	12.4	12.9	12.8	13.2	13.5	13.4	13.7	13.8
19 Secured by nonfarm nonresidential properties ¹³	57.2	57.1	56.0	57.3	58.1	57.5	58.8	62.7	64.0	64.1	64.9	65.7
20 Consumer loans	3.7	4.3	4.6	4.6	4.8	4.9	5.0	4.9	4.8	4.8	4.9	4.9
21 Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
22 Other consumer loans	3.7	4.3	4.6	4.6	4.8	4.9	5.0	4.9	4.8	4.8	4.9	4.9
23 Automobile loans ¹⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
24 All other consumer loans ¹⁵	3.7	4.3	4.6	4.6	4.8	4.9	5.0	4.9	4.8	4.8	4.9	4.9
25 All other loans and leases	292.0	302.1	308.1	317.2	324.5	327.5	332.4	346.0	357.6	351.9	358.8	350.8
26 Loans to nondepository financial institutions ¹⁶	130.4	132.6	136.2	141.8	145.7	146.5	149.0	154.9	159.9	156.8	156.9	156.1
27 All loans not elsewhere classified ¹⁷	161.6	169.5	171.9	175.4	178.8	181.0	183.4	191.1	197.7	195.1	201.8	194.8
28 LESS: Allowance for loan and lease losses	1.7	1.3	1.4	1.4	1.4	1.3	1.3	1.3	1.3	1.3	1.3	1.3
29 Cash assets ¹⁸	737.0	1,023.6	1,140.3	1,194.9	1,204.9	1,256.4	1,297.2	1,227.8	1,119.4	1,215.2	1,191.9	1,157.3
30 Total federal funds sold and reverse RPs ¹⁹	348.0	311.8	302.4	315.2	322.0	316.8	342.7	310.6	289.1	298.8	305.0	320.1
31 Loans to commercial banks ²⁰	0.8	0.7	0.8	1.2	1.2	0.5	0.3	0.4	0.5	0.5	0.5	0.4
32 Other assets including trading assets ²¹	138.0	136.9	128.3	130.2	129.9	132.5	131.4	129.6	142.3	122.0	129.8	124.9
33 Total assets	2,269.2	2,484.8	2,592.3	2,672.1	2,697.6	2,756.4	2,839.9	2,771.5	2,676.1	2,748.4	2,743.8	2,705.1

(continued on next page)

Table 11. Assets and Liabilities of Foreign-Related Institutions in the United States

Not seasonally adjusted, billions of dollars (continued)

Account	2020 Dec	2021 Jun	2021 Jul	2021 Aug	2021 Sep	2021 Oct	2021 Nov	2021 Dec	Week ending			
									Dec 29	Jan 05	Jan 12	Jan 19
Liabilities												
34 Deposits	1,165.6	1,244.5	1,249.6	1,270.2	1,255.1	1,260.3	1,276.7	1,239.0	1,200.4	1,222.0	1,245.9	1,240.9
35 Large time deposits	720.8	748.7	729.4	736.1	729.2	730.8	746.7	722.6	703.3	715.8	745.1	741.0
36 Other deposits	444.8	495.8	520.2	534.1	526.0	529.5	529.9	516.4	497.1	506.2	500.8	499.8
37 Borrowings	881.3	976.7	1,009.9	1,026.4	1,014.7	1,028.3	1,070.0	1,026.9	984.3	1,018.3	1,033.3	1,043.3
38 Net due to related foreign offices	105.4	149.1	221.5	260.2	312.2	349.1	366.5	390.1	360.2	398.1	343.5	307.1
39 Other liabilities including trading liabilities ²²	113.7	111.4	108.0	111.9	112.2	115.5	123.5	112.9	128.7	107.6	118.8	111.4
40 Total liabilities	2,266.0	2,481.6	2,588.9	2,668.8	2,694.3	2,753.2	2,836.7	2,768.9	2,673.6	2,745.9	2,741.5	2,702.7
41 Residual (Assets LESS Liabilities)²³	3.1	3.2	3.3	3.4	3.3	3.2	3.2	2.6	2.5	2.5	2.3	2.4
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	2.5	1.1	1.3	1.3	1.1	0.5	0.2	0.0	-0.0	-0.4	-0.6	-0.9
43 U.S. Treasury and agency securities, MBS ²⁵	2.5	1.1	1.3	1.3	1.1	0.5	0.2	0.0	-0.0	-0.4	-0.6	-0.9

Footnotes appear on the last page.

Footnotes

1. Data include the following types of institutions in the fifty states and the District of Columbia: domestically chartered commercial banks; U.S. branches and agencies of foreign banks; and Edge Act and agreement corporations. The latter two categories together are referred to on this release as “foreign-related institutions.” Data exclude International Banking Facilities. Weekly levels are Wednesday values; monthly levels are pro rata averages of Wednesday values. The data for domestically chartered commercial banks and U.S. branches and agencies of foreign banks are estimated by benchmarking weekly data provided by a sample of banks to quarter-end reports of condition (Call Reports). Large domestically chartered commercial banks are defined as the top 25 domestically chartered commercial banks, ranked by domestic assets as of the previous commercial bank Call Report to which the H.8 release data have been benchmarked. Small domestically chartered commercial banks are defined as all domestically chartered commercial banks not included in the top 25. The data for large and small domestically chartered banks are adjusted to remove the estimated effects of mergers and panel shifts between these two bank groups. (See www.federalreserve.gov/releases/h8/about.htm for more information on how these data were constructed.)
2. Includes all securities, whether held-to-maturity reported at amortized cost; available-for-sale reported at fair value; held as trading assets, also reported at fair value; or equity securities with readily determinable fair values not held for trading. Excludes all non-security trading assets, such as derivatives with a positive fair value (included in line 32) or loans held in trading accounts (included in line 9).
3. Treasury securities are liabilities of the U.S. government. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.
4. Includes mortgage-backed securities (MBS) issued by U.S. government agencies or by U.S. government-sponsored enterprises such as the Government National Mortgage Association (GNMA), the Federal National Mortgage Association (FNMA), or the Federal Home Loan Mortgage Corporation (FHLMC). Includes pass-through securities, collateralized mortgage obligations (CMOs), real estate mortgage investment conduits (REMICs), CMO and REMIC residuals, and stripped MBS.
5. Includes U.S. Treasury securities and U.S. government agency obligations other than MBS.
6. Includes MBS not issued or guaranteed by the U.S. government.
7. Includes securities issued by states and political subdivisions in the United States, asset-backed securities (ABS), other domestic and foreign debt securities, and investments in mutual funds and other equity securities with readily determinable fair values.
8. Includes the allowance for loan and lease losses (line 28) and all loans held in trading accounts under a fair value option. Excludes total federal funds sold and reverse RPs (line 30), loans made to commercial banks (line 31), and unearned income.
9. Includes first and junior liens on closed-end loans secured by 1–4 family residential properties.
10. Includes construction, land development, and other land loans.
11. Includes loans secured by farmland, including grazing and pastureland.
12. Includes loans secured by multifamily (5 or more) residential properties, including apartment buildings.
13. Includes loans secured by nonfarm nonresidential properties, both owner-occupied and other nonfarm nonresidential properties.
14. Includes loans for purchasing new and used passenger cars and other vehicles. Includes direct and indirect consumer automobile loans as well as retail installment sales paper purchased from auto dealers.
15. Includes student loans, loans for medical expenses and vacations, and loans for other personal expenditures.
16. Includes loans to real estate investment trusts, insurance companies, holding companies of other depository institutions, finance companies, mortgage finance companies, factors, federally-sponsored lending agencies, investment banks, banks’ own trust departments, and other nondepository financial intermediaries.
17. Includes loans for purchasing or carrying securities, loans to finance agricultural production, loans to foreign governments and foreign banks, obligations of states and political subdivisions, loans to nonbank depository institutions, unplanned overdrafts, loans not elsewhere classified, and lease financing receivables.
18. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.
19. Includes total federal funds sold to, and reverse RPs with, commercial banks, brokers and dealers, and others, including the Federal Home Loan Banks (FHLB).
20. Excludes loans secured by real estate, which are included in line 11.
21. Includes other real estate owned; premises and fixed assets; investments in unconsolidated subsidiaries; intangible assets (including goodwill); direct and indirect investments in real estate ventures; accounts receivable; derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) with a positive fair value, as determined under FASB Interpretation No. 39 (FIN 39); and other assets. Excludes the due-from position with related foreign offices which is included in line 38. Excludes most securities held in trading accounts (included in line 2); trading account securities at some smaller domestically chartered commercial banks are included in this item.
22. Includes subordinated notes and debentures; net deferred tax liabilities; interest and other expenses accrued and unpaid; accounts payable; liabilities for short positions; derivative contracts with a negative fair value, as determined under FASB Interpretation No. 39 (FIN 39); other trading liabilities to which fair value accounting has been applied; and other liabilities.
23. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis. On a seasonally adjusted basis this item reflects any differences in the seasonal patterns estimated for total assets and total liabilities.
24. Difference between fair value and amortized cost for securities classified as available-for-sale under FASB Statement 115. Data have been adjusted to include an estimate of tax effects, omitted from the reported data.
25. Difference between fair value and amortized cost for Treasury and agency securities, mortgage-backed securities (MBS), classified as available-for-sale under FASB Statement 115. Data have been adjusted to include an estimate of tax effects, omitted from the reported data.